

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL BARRY
CHERYL BARRY
Debtor(s)

Case No. 09-45730

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2009, and was converted to chapter 13 on 12/22/2009.
- 2) The plan was confirmed on 06/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/14/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/20/2014.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$153,887.17.
- 10) Amount of unsecured claims discharged without payment: \$12,636.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$78,592.47
Less amount refunded to debtor	\$2,946.90

NET RECEIPTS: \$75,645.57

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,622.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,122.67

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BALLY'S	Unsecured	0.00	NA	NA	0.00	0.00
BANCORP SOUTH	Unsecured	0.00	NA	NA	0.00	0.00
BANCORPSOUTH	Unsecured	3,500.00	3,288.09	3,288.09	3,288.09	0.00
CARPETIND US	Unsecured	0.00	NA	NA	0.00	0.00
CARSON'S	Unsecured	1,243.00	NA	NA	0.00	0.00
CATHERINE TAPE REPORT	Unsecured	508.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	941.00	941.35	941.35	941.35	0.00
CHASE BANK	Unsecured	531.00	625.55	625.55	625.55	0.00
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CHRYSLER CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
CONSECO BC	Unsecured	0.00	NA	NA	0.00	0.00
DEPT STORES NATL BK MACY	Unsecured	221.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	11,006.00	11,006.47	11,006.47	11,006.47	0.00
FEDERAL NATL MORTGAGE ASSOC	Secured	99,128.00	98,728.16	98,728.16	0.00	0.00
FEDERAL NATL MORTGAGE ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	19,938.00	19,938.57	19,938.57	19,938.57	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/MEIJER	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
HERITAGE OLYMPIA BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC HARLEM FUR	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	1,021.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/RHODES FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	166.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,472.00	5,252.75	5,252.75	5,252.75	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	853.00	823.12	823.12	823.12	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	744.25	744.25	744.25	744.25	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,117.00	5,862.67	5,862.67	5,862.67	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	2,074.00	2,074.83	2,074.83	2,074.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,567.00	6,347.56	6,347.56	6,347.56	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	119.00	119.64	119.64	119.64	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,808.00	1,808.41	1,808.41	1,808.41	0.00
PRSM CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SEARS CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	9,477.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL HOME LOAN	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL CALI INC	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB SERVICE MERCH PR	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/ LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD OMNI FINANCIAL CORP	Unsecured	3,990.00	0.00	1,684.59	1,684.59	0.00
WORLD OMNI FINANCIAL CORP	Secured	7,995.00	11,259.59	9,575.00	9,575.00	430.05

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$98,728.16	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,575.00	\$9,575.00	\$430.05
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$108,303.16	\$9,575.00	\$430.05
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$60,517.85	\$60,517.85	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,122.67</u>
Disbursements to Creditors	<u>\$70,522.90</u>
TOTAL DISBURSEMENTS :	<u>\$75,645.57</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.